I Claim:

1. A method for increasing a prepaid amount associated with an electronic prepaid account, which comprises:

generating, by an operator of a prepaid account, access software that can be read by a non-specialized card reader of a card payment system;

reading the access software with the card reader in conjunction with receiving an amount in cash from the owner of the prepaid account;

transferring identification data of the owner of the prepaid account together with a value of the amount to an account server holding the prepaid account; and

increasing, by the value of the amount, a prepaid amount that is associated with the prepaid account.

2. The method according to claim 1, which comprises associating the prepaid account with telecommunications services such that when the telecommunications services are performed, the prepaid account will be debited.

3. The method according to claim 1, which comprises:

transferring the identification data and the value of the amount to the account server; and

processing the identification data and the value of the amount in the account server essentially in real time.

4. The method according to claim 1, which comprises:

with the account server, checking the identification data and generating an electronic paid-in receipt;

transmitting the electronic paid-in receipt to the card reader; and

with the card reader, performing an operation selected from the group consisting of displaying the receipt, storing the receipt, and printing the receipt.

5. The method according to claim 4, which comprises performing the checking and generating step in essentially real time.

6. The method according to claim 4, which comprises, with the card reader, printing out a first copy of the receipt for the owner of the prepaid account and a second copy of the receipt for an operator of the card reader.

7. The method according to claim 1, which comprises:

transferring the identification data and the value of the
amount to the account server via a public telecommunications
network.

8. The method according to claim 1, which comprises:

providing the identification data with an identifier for a
service that the prepaid account is used to pay for.

9. The method according to claim 8, which comprises:

providing the identification data with a call number of a
telecommunications network that is used by the owner of the
prepaid account.

10. The method according to claim 1, which comprises:

manually inputting further data in conjunction with the step
of reading the access software.

11. The method according to claim 10, wherein the further data
is selected from the group consisting of a call number of a
telecommunications network used by the owner of the prepaid
account and authentication data of the owner.

12. The method according to claim 1, which comprises:

with a gateway server of the card payment system, checking the identification data and evaluating the value of the amount;

depending on a result of the checking and evaluating, generating a collection signal for collecting the value of the amount in favor of the operator of the prepaid account; and

transferring the collection signal to a third-party bank server that is responsible for clearing the value of the amount.

13. The method according to claim 1, which comprises providing the access software on an access card.

14. A configuration for allowing an owner of an electronic account to increase a prepaid amount associated with the electronic account, comprising:

a non-specialized card reader unit designed to read in cards selected from the group consisting of conventional prepaid cards and conventional credit cards, said card reader unit designed for inputting a paid-in amount;

an account server for administering a prepaid account;

a communication link between said card reader and said account server, said communication link selected from the group consisting of a telecommunications link and a data link;

a carrier having an access software product that can be read by said card reader;

said account server including a receiving and processing unit designed to receive the paid-in amount that is input at said card reader;

said receiving and processing unit also designed to receive identification data selected from the group consisting of data that is read by said card reader unit and data that is input manually.

15. The configuration according to claim 14, wherein said carrier is an access card.

16. The configuration according to claim 14, comprising:

a gateway server;

said account server having a receipt transmitting unit

designed to transmit an electronic paid-in receipt to said

card reader unit via said gate way server.

17. The configuration according to claim 16, wherein:

said communications link is a public telecommunications

network connecting said card reader unit and said gateway

server to said account server.

18. The configuration according to claim 14, wherein said

communications link is a public telecommunications network

connecting said card reader unit to said account server.

19. The configuration according to claim 14, comprising:

a gateway server having a collection signal transmitting unit

for generating a collection signal; and

a third-party bank server;

said gateway server having means for setting up an at least

temporary connection to said third-party bank server for

transmitting the collection signal to said bank server.

20. The configuration according to claim 14, wherein said card reader unit is formed in a device selected from the group consisting of a cash system and an internet-capable PC.